

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

## Caption in Compliance with D.N.J. LBR 9004-1(b)

RUSSELL LOW, ESQ. RLL-4745

LOW &amp; LOW, LLC

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(201) 343-4040

Attorneys for Debtor

Order Filed on December 2, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Roselyne Andree St Phard

Case No.: 19-32429

Chapter: 13

Judge: RG

## ORDER AUTHORIZING RETENTION OF

Juliana Diaz, Esq.

The relief set forth on the following page is ORDERED.

DATED: December 2, 2021

  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Upon the applicant's request for authorization to retain Juliana Diaz, Esq.  
as debtor's real estate attorney, it is hereby ORDERED:

1. The applicant is authorized to retain the above party in the professional capacity noted.  
The professional's address is: The Law Offices of Juliana Diaz LLC  
310 Morris Avenue, Suite 301  
Elizabeth, NJ 07208
2. Compensation will be paid in such amounts as may be allowed by the Court on proper application(s).
3. If the professional requested a waiver as noted below, it is  Granted  Denied.
  - Waiver, under D.N.J. LBR 2014-2(b), of the requirements of D.N.J. LBR 2016-1.
  - Waiver, under D.N.J. LBR 2014-3, of the requirements of D.N.J. LBR 2016-1 in a chapter 13 case. Payment to the professional may only be made after satisfactory completion of services.
4. The effective date of retention is the date the application was filed with the Court.

In re:  
Roselyne Andree St Phard  
Debtor

Case No. 19-32429-RG  
Chapter 13

District/off: 0312-2  
Date Rcvd: Dec 02, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2021:**

Recip ID	Recipient Name and Address
db	+ Roselyne Andree St Phard, 340 Hamilton Street, Roselle, NJ 07203-1638

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 04, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor HomeBridge Financial Services Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Juliana Diaz	on behalf of Debtor Roselyne Andree St Phard julianadiazlaw@gmail.com Diazasst@gmail.com,diazesqCMECF@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Matthew K. Fissel	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbefc@brockandscott.com matthew.fissel@brockandscott.com
Russell L. Low	on behalf of Debtor Roselyne Andree St Phard ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	

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USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 6